

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: David C Parkers DOCKET: YOR920010531US1 (8728-535)

SERIAL NO: 09/918,990 GROUP ART UNIT: 3692

FILED: July 31, 2001 EXAMINER: Oyeibisi, Ojo O

FOR: **A METHOD FOR COMPUTING PAYMENT DISCOUNTS TO  
ACHIEVE BUDGET-BALANCE IN EXCHANGES**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENTS UNDER 37 U.S.C. 1.111**

Examiner:

This reply is in response to the Office Action dated April 5, 2007. Please consider the following amendments and remarks.